

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF OHIO
WESTERN DIVISION DIVISION

IN RE:

CASE NO. 13-13845

CHAPTER 13

WILLIAM E. STOCK

JUDGE JEFFERY P. HOPKINS

DEBTOR

NOTICE OF FINAL CURE PAYMENT

Pursuant to Federal Rule of Bankruptcy Procedure 3002.1(f), the Chapter 13 Trustee, Margaret A. Burks files this Notice of Final Cure Payment. The amount listed below has been paid in part by the Trustee. Pursuant to Order Granted on 1/4/18 (doc 80), Trustee will cease disbursements on the mortgage pre-petition arrearage claim. Pursuant to Order Granting Motion to Modify Plan on 1/4/18 (doc 81), debtor shall make their trial mortgage payments directly to the mortgage company. Pursuant to Order Granted on 5/8/18 (doc 90) and Order Granted on 5/17/18 (doc 92), the mortgage modification was completed. Trustee shall resume paying the ongoing mortgage payment through the plan in May 2018 as Debtor paid mortgage direct from December 2017 through April 2018 while the mortgage modification was pending.

Name of Creditor: SN SERVICING CORPORATION

Final Cure Amount

<u>Court</u>	<u>Account</u>	<u>Claim</u>	<u>Claim</u>	<u>Amount</u>
<u>Claim #</u>	<u>Number</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>
4	8202	\$32,361.68	\$32,361.68	\$3,959.72
Total Amount Paid by Trustee				\$3,959.72

Monthly Ongoing Mortgage Payment

Mortgage is Paid:

☒ Through the Chapter 13 Conduit

☐ Direct by the Debtor

Within 21 days of the service of the Notice of Final Cure Payment, the creditor MUST file and serve a Statement as a supplement to the holder's proof of claim on the Debtor, Debtor's Counsel and the Chapter 13 Trustee, pursuant to Fed.R.Bank.P.3002.1(g), indicating 1) whether it agrees that the Debtor has paid the amount as stated above; and 2) whether the Debtor is otherwise current on all payments consistent with 11 U.S.C. § 1322(b)(5).

The statement shall itemize the required cure or post-petition amounts, if any, that the holder contends remain unpaid as of the date of the statement. The statement shall be filed as a supplement to the holder's proof of claim and is not subject to Rule 3001(f). Failure to notify may result in sanctions.

See attached Memorandum detailing post-petition payments if case is a Conduit.

CASE NO. 13-13845

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing Notice of Final Cure Payment was served **electronically** on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the court and

by **ordinary U.S. Mail** on January 22, 2019 addressed to:

WILLIAM E. STOCK, 5792 BABYGOLD COURT, CINCINNATI, OH 45247

SN SERVICING CORPORATION, 323 5TH STREET, EUREKA, CA 95501

/s/ MARGARET A BURKS, TRUSTEE

MARGARET A BURKS, TRUSTEE
CHAPTER 13 TRUSTEE
600 VINE, SUITE 2200
CINCINNATI, OH 45202

CHAPTER 13 TRUSTEE'S MEMORANDUM REGARDING NOTICE OF FINAL CURE

In addition to paying the pre-petition mortgage arrearage claim(s) totaling \$3,959.72 to SN Servicing Corporation, the Trustee also paid post-petition payments as follows:

\$901.13 for the months of 1st MTG - SEPTEMBER 2013-APRIL 2014 subtotalling \$7,209.04;

\$1,130.50 for the months of 1st MTG - MAY 2014-JANUARY 2017 subtotalling \$37,306.50;

\$1,172.48 for the months of FEBRUARY 2017-NOVEMBER 2017 subtotalling \$11,724.80;

DECEMBER 2017 – APRIL 2018 - Pursuant to Order Granting Motion to Modify Plan on 1/4/18 (doc 81), debtor shall make their trial mortgage payments directly to the mortgage company. Pursuant to Order Granted on 5/8/18 (doc 90) and Order Granted on 5/17/18 (doc 92), the mortgage modification was completed. Trustee shall resume paying the ongoing mortgage payment through the plan in May 2018 as Debtor paid mortgage direct from December 2017 through April 2018 while the mortgage modification was pending.

\$950.12 for the months of MAY 2018 - NOVEMBER 2018 subtotalling \$6,650.84.

Debtor(s) must resume the regular mortgage payment beginning with the December 2018 mortgage